

Exhibit 1

BlackRock CTIs in CTI Plan Class

1. Active Stock Fund E;
2. EAFE Equity Index Fund (A/K/A BlackRock EAFE A Multi-Country Portfolio);
3. BlackRock MSCI Canada Small Cap Equity Index Fund;
4. BlackRock MSCI EAFE Small Cap Equity Index Fund;
5. BlackRock MSCI U.S. Real Estate Index Fund E;
6. Developed ex-US Real Estate Index Fund;
7. EAFE Equity Index Fund F;
8. Emerging Markets Equity Index Master Fund;
9. Equity Index Fund;
10. Extended Equity Market Fund;
11. Intermediate Government Bond Index Fund;
12. Intermediate Term Credit Bond Index Fund;
13. Long Term Credit Bond Index Fund;
14. Long Term Government Bond Index Fund;
15. MSCI Equity Index Fund - Canada;
16. MSCI Equity Index Fund - Mexico;
17. MSCI Equity Index Fund - S. Korea;
18. MSCI Equity Index Fund - Turkey;
19. MSCI Equity Index Fund B - China;
20. MSCI Equity Index Fund B - Czech Republic;
21. MSCI Equity Index Fund B - Hungary;
22. MSCI Equity Index Fund B - Malaysia;
23. MSCI Equity Index Fund B - Poland;
24. MSCI Equity Index Fund B - Russia;
25. MSCI Equity Index Fund B - South Africa;
26. MSCI Equity Index Fund B - Taiwan;
27. MSCI Equity Index Fund B - Thailand;
28. Russell 1000 Index Fund;
29. Russell 2000 Index Fund;
30. U.S. Treasury Inflation Protected Securities Fund E.

Exhibit 2

1 UNITED STATES DISTRICT COURT
2 NORTHERN DISTRICT OF CALIFORNIA
3

4 Charles Baird and Lauren
5 Slayton, individually, and on
6 behalf of all others similarly
7 situated, and on behalf of the
8 BlackRock Retirement Savings
9 Plan,

10 Plaintiffs,

11 vs.

CASE NO. 17-cv-01892-HSG

12 BlackRock Institutional Trust
13 Company, N.A., et. al.,
14

15 Defendants.
16 _____/

17 VIDEOTAPED DEPOSITION OF LAUREN SLAYTON
18 San Francisco, California
19 Tuesday, November 6, 2018
20

21
22 Reported by:
23 LORI STOKES

24 Veritext Legal Solutions
25 Mid-Atlantic Region
1250 Eye Street NW - Suite 350
Washington, D.C. 20005

EXAMINATION

BY MR. McCARTHY:

Q Good morning, Ms. Slayton. Can you please state and spell your name for the record.

A Yes. My name is Lauren Elizabeth Slayton, L-A-U-R-E-N, E-L-I-Z-A-B-E-T-H, S-L-A-Y-T-O-N.

Q Thank you. Have you ever had your deposition taken before?

A No.

Q Okay. Do you understand the rules of this deposition?

A I believe so.

Q I'm going to just go over some of the general rules.

As you are probably aware, you are under oath, so your testimony here is the same as though you were testifying in court.

The way that this generally works is that I'll ask you a question, your counsel may voice an objection, and then you'll be expected to answer the question, and then the court reporter will take it down.

For every question that I ask, we need a verbal response, so no head shaking or things like

1 other plans -- or I haven't -- that's it.

2 Q Okay. The -- you're a participant in the
3 BlackRock retirement savings plan?

4 A Yep.

5 Q For purposes of this deposition, I'm
6 simply going to refer to that as "the Plan" for
7 convenience. If there's any ambiguity, please let
8 me know.

9 A Okay.

10 Q Are you a former BlackRock employee?

11 A Yes.

12 Q Okay. And that's how you came to
13 participate in the Plan?

14 A Yes.

15 Q Okay. So just to clarify your previous
16 testimony, you're not a participant in any other
17 401(k) plan?

18 A No.

19 Q Okay. Do you have any Roth or
20 traditional IRAs?

21 A No.

22 Q SEP IRAs or any other type of IRA?

23 A No.

24 Q Does -- who is your current employer?

25 A It's called The Dancing Cat.

1 aside your communication with your counsel and
2 separate from whatever work your counsel may have
3 done in this case to investigate, have you,
4 yourself, done anything to investigate the features
5 of the BlackRock plan?

6 A No.

7 Q Okay. What do you think that this
8 litigation is about?

9 A My understanding is that there may have
10 been some mismanagement on BlackRock's account of
11 the Plan that I'm invested in -- or the BlackRock
12 plan, as you said, in regards to the fees being
13 charged to the participants in the Plan.

14 Q And what is -- what kind of mismanagement
15 do you think has happened?

16 A The fees that are being charged to the
17 participants are higher than what they need to be.

18 Q Which fees?

19 A The -- I can't say, specifically.

20 Q Okay. Other than the fees being higher
21 than what they need to be, what else do you think
22 that this litigation is about?

23 A That BlackRock has a responsibility to do
24 what's in the best interest of any of the
25 participants in their plans or -- and that they are

1 Q Okay. Do you know if the -- what the
2 claims are with regard to the participants in the
3 BlackRock plan?

4 MS. WASOW: Objection. Calls for legal
5 testimony.

6 You can go ahead.

7 THE WITNESS: Sorry, can you repeat the
8 question?

9 BY MR. McCARTHY:

10 Q Do you know what the claims are for --
11 that are being raised on behalf of the class of
12 participants in the BlackRock plan?

13 A That the -- that BlackRock has a
14 responsibility -- go ahead.

15 Q I didn't mean to interrupt. This is
16 actually one of these situations where I want to --
17 before you answer the next logical question, I want
18 to set it up for you correctly.

19 So is the answer, yes, you have an
20 understanding?

21 A I believe so.

22 Q Okay. What is your understanding of what
23 those -- that class claim is?

24 A That BlackRock has a responsibility to do
25 what's in the best interest of the participants in

1 the Plan, and they are not doing what's in the best
2 interest of the participants.

3 Q And that's in relation to the excessive
4 fees that you mentioned earlier today?

5 A Yes.

6 Q Okay. Do you know what the other class
7 is that is alleged in the complaint?

8 A I can't -- I don't understand.

9 Q Okay. Do you understand that there are
10 two classes of plaintiffs that are identified in
11 the complaint?

12 A Yes.

13 Q And one class is a -- would consist of
14 BlackRock employees or former employees that are
15 participating in the Plan, the BlackRock plan.

16 A Right.

17 Q Do you know what the other plan is -- the
18 other class is, sorry?

19 A Are people who are invested and have the
20 CTI investments with BlackRock.

21 Q Okay. What are CTI investments?

22 A Collective trust investments. I can't be
23 more specific than that.

24 Q Okay. So who would be members of that
25 class?

1 Q Okay. Uhm -- okay.

2 So I believe your earlier testimony was
3 that you were a participant in the BlackRock 401(k)
4 plan?

5 A Yes.

6 Q Okay. When did you start participating
7 in that plan?

8 A BlackRock acquired iShares where I worked
9 for BGI in -- I believe in 2011 and maybe 2010.
10 Actually, I can't recall when the acquisition
11 happened.

12 And I was opted into the BlackRock
13 retirement plan.

14 Q Did you have -- were you participating in
15 the BGI retirement plan?

16 A Yes.

17 Q Okay. How long have you been
18 participating in the BGI retirement plan?

19 A Since, I believe, the beginning of my
20 employment there. I can't recall.

21 Q Do you recall approximately how much you
22 contributed to the BGI retirement plan while you
23 were there?

24 A I do not recall.

25 Q Okay. What -- do you remember anything

1 Q Okay. So if you were to go through these
2 documents, you would see that for, I think, the
3 entire time of your employment at BlackRock and for
4 some time afterwards, the -- your investment was in
5 the BlackRock LifePath 2050 Index Fund.

6 A Yes.

7 Q Okay. And I believe your testimony was
8 that this was the default option?

9 A I don't recall.

10 Q Okay. But you don't recall specifically
11 choosing this option?

12 A Correct.

13 Q Okay. At the time that you were employed
14 at BlackRock, do you recall being aware that other
15 investment options were offered by the Plan?

16 A I don't recall.

17 Q Okay. And I think your testimony was
18 right. This is your testimony, but I'm not sure,
19 so think about it carefully.

20 Do you recall considering whether you
21 should invest in any other investment option during
22 your employment?

23 A I don't recall.

24 Q Okay. So did anything influence your
25 decision to be invested in the -- this particular

1 BY MR. McCARTHY:

2 Q You are aware of that?

3 A Yes.

4 Q Okay. And that doesn't change your
5 testimony about whether BlackRock charged
6 unreasonable fees in regard to that fund?

7 A No.

8 MS. WASOW: It's all right. You can
9 answer.

10 MR. McCARTHY: You can interpose an
11 objection, if you'd like.

12 MS. WASOW: Object to the form.

13 You can answer.

14 MR. McCARTHY: Okay.

15 BY MR. McCARTHY:

16 Q When did you leave BlackRock?

17 A In March of 2012.

18 Q Okay. But you continue to participate in
19 the Plan; is that correct?

20 A Yes.

21 Q Okay. Have you ever changed the
22 investment option that you're selected in for the
23 Plan?

24 A No.

25 Q Okay. You're still invested in the

1 LifePath 2050 Index Fund?

2 A As far as I know, yes.

3 Q Okay. Let me just say for the record, I
4 often get confused whether it's LifePath 2050 Index
5 Fund or LifePath Index 2050 Fund, but we're talking
6 about the same thing if I've been getting it wrong
7 this whole time.

8 A Okay.

9 Q Have you ever explored transferring your
10 balance in the BlackRock plan to a different
11 account?

12 A No.

13 Q Do you know what an IRA rollover is?

14 A No.

15 Q Okay. When you had the Charles -- when
16 you had the 401(k) plan with Gabriel Ventures, you
17 understood at that time when you left that you had
18 the opportunity of transferring that balance to a
19 different --

20 A Yes.

21 Q -- 401(k)?

22 Did you -- were you also aware you could
23 transfer that balance to an IRA?

24 A I don't know.

25 Q You don't know if you knew that at the

Exhibit 3

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA
SAN FRANCISCO DIVISION

)
Charles Baird and Lauren)
Slayton, Individually, and on)
behalf of all others similarly)
situated, and on behalf of the)
BlackRock Retirement Savings)
Plan,)
)
Plaintiffs,)
vs.) No. 17-cv-01892-HSG
BlackRock Institutional Trust)
Company, N.A., et al.,)
)
Defendants.)

VIDEOTAPED DEPOSITION OF CHARLES "CHAZ" ROBERT BAIRD
San Francisco, California
Wednesday, November 7, 2018
Volume I

Reported by:
CATHERINE A. RYAN, RMR, CRR
CSR No. 8239
Job No. 3107164

VERITEXT LEGAL SOLUTIONS
MID-ATLANTIC REGION
1250 Eye Street NW - Suite 350
Washington, D.C. 20005

1 that your attorneys have stopped relying on those
2 allegations in this case?

3 MS. WASOW: Objection. Calls for
4 speculation.

5 THE WITNESS: I'm not certain.
6 BY MR. McCARTHY:

7 Q Okay. If we talk about your thoughts as
8 we sit here today, what do you think the litigation
9 is about now?

10 MS. WASOW: Go ahead.

11 THE WITNESS: I think the core issue is
12 that -- again, BlackRock putting its business
13 interests in -- ahead of its role as a fiduciary.

14 BY MR. McCARTHY:

15 Q Okay. And I believe you testified earlier
16 that one way in what it -- in which it put its
17 business interests ahead of its role as a fiduciary
18 was by charging excessive securities lending fees?

19 A Correct.

20 Q Okay. Are there any other ways in which
21 you believe that BlackRock has put its business
22 interests ahead of its fiduciary obligations?

23 MS. WASOW: Objection. Asked and
24 answered.

25 THE WITNESS: There are, again, the -- the

1 A Fidelity IRA, Schwab IRA.

2 Q And would these be either a traditional or
3 Roth IRA?

4 A Both.

5 Q Okay. But one of those two as opposed to
6 a different type of IRA?

7 A Yes. Yeah, no other IRAs.

8 Q Okay. Have you ever opened an account at
9 Fidelity or Schwab or any other such place?

10 A I have not.

11 Q Okay. Have you spoken to anyone at
12 Fidelity or Schwab or any other such place?

13 A I have not.

14 Q Okay. Have you taken any steps towards
15 opening such account other than just reviewing
16 information on their web pages?

17 A I have not.

18 Q Is the way that you have researched those
19 options by looking at their web pages?

20 A That's correct.

21 Q Any other ways?

22 A Not to my knowledge.

23 Q Okay. Mr. Baird, are you currently a
24 participant in the BlackRock 401K plan?

25 A I believe so.

1 Q Are you not sure?

2 A It's my understanding that I am.

3 Q Okay. Is there any reason for you to
4 think that you're not?

5 A No.

6 Q Okay. When did you start participating in
7 the plan?

8 A It's a question that gives me some trouble
9 because it was -- as I'm sure you're aware, my
10 former employer, Barclays Global Investors, was
11 acquired by BlackRock. I believe that was 2010, and
12 I became a participant at the completion of that
13 acquisition.

14 Q Okay. So I'm going to use the term
15 "Barclays" or "BGI" to refer to Barclays Global
16 Investors, that you're -- the predecessor to
17 BlackRock Trust Company.

18 You were a former employee of BGI,
19 correct?

20 A Correct.

21 Q And you participated in BGI -- BGI offered
22 -- strike the question.

23 BGI offered a 401K plan to its employees,
24 correct?

25 A Correct.

1 Q And you participated in that plan?

2 A Yes.

3 Q Did you participate in that plan from the
4 start of your employment at BGI?

5 A To the best of my recollection, yes.

6 Q Okay. And that plan got converted to the
7 BlackRock Plan when the acquisition occurred?

8 A Yes.

9 Q Did you make regular contributions to the
10 401K plan when you were at BGI?

11 A Yes.

12 Q And did you continue making contributions
13 after it became the BlackRock Plan?

14 A Yes.

15 Q What is your recollection of the type of
16 investment options that were offered under the BGI
17 401K plan?

18 MS. WASOW: Object to the form.

19 THE WITNESS: It was a long time ago. I
20 don't remember the specifics.

21 BY MR. McCARTHY:

22 Q Okay.

23 A There were -- there were a number of funds
24 available for -- I couldn't -- I don't recall the
25 different flavors of investment decision -- or

1 Q Okay. So you had invested at the time in
2 BlackRock Large Cap Core because you wanted to
3 pursue that investment strategy, correct?

4 A Correct.

5 Q And you were willing to pay the listed
6 gross expense ratio to participate in that strategy;
7 is that fair to say?

8 A That's fair to say.

9 Q Okay. And you also invested in the
10 BlackRock Russell 1000 Fund Class F.

11 Do you know what type of investment
12 strategy that fund is pursuing or pursues?

13 A I would describe it as trying to mimic the
14 performance of the Russell 1000 benchmark.

15 Q Okay. And what is your understanding of
16 the Russell 1000 benchmark?

17 A It's a benchmark comprised of, I believe,
18 the thousand largest companies in the U.S.

19 Q Okay. In -- if we look -- continue
20 looking at this chart, it seems to me that in
21 September of 2011 you made a significant change in
22 your investment strategy; is that fair to say?

23 A Yes.

24 Q Okay. And is it correct that you moved
25 almost all of your balance into a fund called Harbor

1 A One hundred.

2 Q One hundred -- you took out all of it?

3 A (Witness nods head.)

4 Q Okay. Oh, so are you -- are you not --
5 are you still participating in the BlackRock
6 Retirement Plan?

7 MS. WASOW: Objection. Calls for a legal
8 conclusion.

9 THE WITNESS: I'm not sure what you mean
10 by "participating in."

11 BY MR. McCARTHY:

12 Q Do you have any balance in the BlackRock
13 Retirement Savings Plan currently?

14 A No.

15 Q When did you take that distribution?

16 A I believe it was April, this year.

17 Q April of this year.

18 And how did you take that distribution?

19 A Can you clarify?

20 Q Sure.

21 How did you request it?

22 A Through their online portal.

23 Q Okay. And how long did it take for the
24 process to take place between when you made the
25 request and when you received the money?

Exhibit 4


www.benefits.ml.com

FOR ACCOUNT HISTORY, INVESTMENT PERFORMANCE AND MORE

**SUMMARY OF YOUR PLAN** October 01, 2016 - December 31, 2016**BlackRock, Inc.**
BAIRD, CHARLES R

X

BLACKROCK®

BAIRD, CHARLES R

TOTAL AGGREGATE PLAN VALUE

Total aggregate plan value of plans displayed on this statement, as calculated according to the terms and conditions of each plan. Value may include 401(k) Plan(s) (including outstanding loans), Non-Qualified Deferred Compensation Plan(s) and Equity Awards.

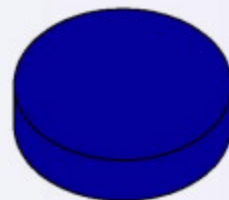
401(k) PLAN(S)**TOTAL CURRENT VALUE:**Cumulative Return
% For This Period

Savings Plan

Beginning Balance

Ending Balance

Vested Balance

ASSET ALLOCATIONEquity/Stock
100.00%**IMPORTANT INFORMATION****Looking for a new resolution for 2017?**

Tired of unattainable New Year's resolutions? Consider making some small changes that could have a big pay off. Check out our monthly tips to help you get on the path to better financial health. It's really not as hard as you think. Learn more at <http://go.ml.com/xxyy3>.

Please review your statement and advise Merrill Lynch if you find discrepancies in your personal or account information. If we do not hear from you within 30 days, we will assume that all information is correct.

TO CONTACT MERRILL LYNCH
www.benefits.ml.com
 (866) 568-7865, 7 AM - 8 PM ET
 Outside USA: (609) 818-8812
 TDD (hearing impaired):
 (866) 657-3323

**Merrill Lynch**
Bank of America Corporation

CONFIDENTIAL

1 | SUMMARY OF YOUR PLANS

BAIRD_0000642

ACTIVITY DETAIL October 01, 2016 - December 31, 2016

BlackRock, Inc.
BAIRD, CHARLES R

401(k) PLAN(S)

CONTRIBUTIONS AND ACTIVITY FOR THIS PERIOD

| | |
|------------------------------------|--|
| Beginning Balance | |
| Loan Repayments | |
| Principal | |
| Interest | |
| Total Loan Repayments | |
| Other Activity | |
| Interest, Dividends/ Other Credits | |
| Withdrawals/ Debits | |
| Total Other Activity | |
| Change in Value | |
| Ending Balance | |
| Vested Balance | |

CONTRIBUTIONS THIS YEAR

| | |
|------------------------|--|
| Employer Contributions | |
|------------------------|--|

INVESTMENT SUMMARY

CURRENT INVESTMENT DIRECTION

| Investment (Symbol) | Employee Pre-Tax | Beginning Balance | Beginning Shares/ Units | Ending Shares/ Units | Ending Share/ Unit Price(\$) | Investment Gain/ Loss | Ending Balance |
|-------------------------------------|------------------|-------------------|-------------------------|----------------------|------------------------------|-----------------------|----------------|
| Equity/Stock | | | | | | | |
| BlackRock Russell 1000 Fund Class F | 100% | | | | | | |
| Total | 100% | | | | | | |

YOUR CUMULATIVE RATE OF RETURN

| | | | |
|--------------|-----------|---------|---------|
| | 12 Months | 3 Years | 5 Years |
| Savings Plan | | | |

YOUR SAVINGS ELECTIONS

| | | |
|--------------|-----------------|--------------|
| | Pre-Tax Savings | Roth Savings |
| Savings Plan | | |

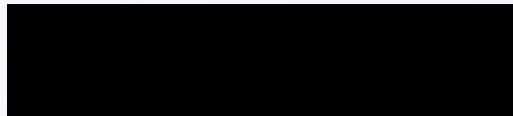
YOUR PERSONAL INFORMATION

ACTIVITY DETAIL October 01, 2016 - December 31, 2016

BlackRock, Inc.
BAIRD, CHARLES R

401(k) PLAN(S) CONTINUED

■ BENEFICIARY INFORMATION



■ IMPORTANT INFORMATION

Some plan administrative expenses may be covered through indirect revenue received from the annual operating expenses of the investments offered through the plan.

Start the New Year off right

Are you contributing as much as you can to your 401(k) plan? Get 2017 off to a great start - consider increasing your contributions. Even a small increase could add up over time. This year, the IRS dollar limit for regular pretax contributions is \$18,000 (\$24,000 if you are age 50 or older). Access your plan account at www.benefits.ml.com, or by calling the Retirement & Benefits Contact Center.

BlackRock, Inc.
BAIRD, CHARLES R

DISCLOSURES AND IMPORTANT INFORMATION

Your security is our priority

At Bank of America Merrill Lynch the safeguarding and security of your financial information is extremely important to us. As part of our global security protocol, we have multiple layers of security protection in place to help protect account holders as well as controls to monitor for fraudulent activity. For security and privacy tips, please read our Guide to Keeping Your Personal Information Safe Online. <http://go.ml.com/p5y32>

Take control of your competing financial goals

When you have a number of saving and investing goals, how do you decide what to do first? Visit Merrill Edge for insights and ideas to help you juggle your short - and long-term financial priorities. <http://go.ml.com/9elsa>

Merrill Edge is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center (investment guidance) and self-directed online investing.

Benefits OnLine is a registered trademark of Bank of America Corporation.

The Importance of Diversifying Your Retirement Savings

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. Therefore, you should carefully consider the rights described in this notice and how these rights affect the amount of money that you invest in company stock through the Plan. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

For more information, please visit the Department of Labor website at www.dol.gov/ebsa/investing.html.

Participants with Deferred Vested Benefits

If you separate from service without taking a distribution of a deferred vested benefit, your plan's administrator is required to report information about this benefit on IRS Form 8955-SSA. This information allows the Social Security Administration to alert those filing for Social Security benefits of any employer-plan benefits available to them. For information about the nature and form of your deferred vested benefit and the name and address of your plan administrator, please see your plan's Summary Plan Description.

The performance data contained herein represents past performance which does not guarantee future results. Investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. For more current fund performance, including the most recently completed calendar month, please log on to www.benefits.ml.com. All total returns assume the reinvestment of all dividend and capital gain distributions at net asset value when paid and do not reflect the deduction of any sales charge, as these charges are not applicable to eligible retirement plans. Had the sales charge been deducted, results would have been lower than shown. Please note that there are other charges and expenses that apply to the investment options, such as management fees, which are reflected in their net investment return. For



BlackRock, Inc.
BAIRD, CHARLES R

DISCLOSURES AND IMPORTANT INFORMATION CONTINUED

certain investment options, the returns reflect subsidies and waivers, without which the results would have been lower than noted. These subsidies and waivers may not continue to remain in effect. Please consult the prospectus for more information.

For funds with less than one year of performance: Please note that there are limitations when viewing short-term performance results and this performance may not be achieved over longer time periods.

Please be aware that certain funds will charge redemption fees for short-term trading, which are imposed by the mutual fund companies. The returns for these funds will not reflect such fees, and if they had been reflected, results would have been lower than shown.

For more complete information on the investment options that are mutual funds, including their management fees and other charges and expenses, please consult the prospectuses and other comparable documents. Investors should consider the investment objectives, risks, charges and expenses of investment options carefully before investing. This, and additional information about the investment options, can be found in the prospectuses and, if available, the summary prospectuses which can be obtained on Benefits OnLine® at www.benefits.ml.com or by calling Merrill Lynch at (866) 568-7865. Investors should read the prospectuses and, if available, the summary prospectuses carefully before investing.

An investment in a money market fund is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although a money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund. Keep in mind that a money market's 7-day yield more closely reflects the current earnings of the money market fund than the total return quotations.

The expense ratio represents the fund's cost of doing business, divided by the net assets in the fund. This amount is deducted from the fund's assets and lowers the return that fund holders achieve. These expenses generally include management and operating fees and are "unsubsidized", meaning that they are shown gross of any fee waivers and/or expense reimbursements. This information can be found in more detail in a fund's prospectus.

For more information on the investment options that are not mutual funds (non-registered investments), log on to www.benefits.ml.com and refer to the fund description or fact sheet, if available.

The asset categories listed are based upon Lipper Categories. Because Non-Registered investments are not found within the Lipper Database, the closest appropriate Lipper Classification has been assigned to this product by the Trustee or Asset Manager.

Investing in mutual funds, which are intended as long-term investments, involves risk, including the possible loss of principal. Investments in foreign securities or sector funds, including technology or real estate stocks, are subject to substantial volatility due to adverse political, economic or other developments and may carry additional risk resulting from lack of industry diversification. Funds that invest in small or mid-capitalization companies experience a greater degree of market volatility than those of large-capitalization stocks and are riskier investments. Bond funds have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the fund. Generally, the value of bond funds rises when prevailing interest rates fall and falls when interest rates rise. Investing in lower-grade debt securities ("junk" bonds) may be subject to greater market fluctuations and risk of loss of income and principal than securities in higher rated categories. There are ongoing fees and expenses associated with owning mutual funds. Bear in mind that higher return potential is accompanied by higher risk.



INVESTMENT DETAIL October 01, 2016 - December 31, 2016

BlackRock, Inc.
BAIRD, CHARLES R

INVESTMENT PERFORMANCE CONTINUED

| FOR THE PERIOD ENDING 12/31/2016 | | | Yearly Total Return % | | Average Annual Total Return % | | | | Inception Date |
|----------------------------------|---|------|-----------------------|--------------|-------------------------------|---------------|--------------|-----------------|----------------|
| Symbol | Gross Expense Ratio % | | For the Quarter | Year to Date | 1 Year | 5 Years | 10 Years | Since Inception | |
| FIXED INCOME/BOND CONTINUED | | | | | | | | | |
| B | BlackRock US Debt Index Fund Class F Index: Barclay Aggregate Bond | 0.02 | -2.98 -2.98 | 2.73 2.65 | 2.73 2.65 | 2.34 2.23 | 4.44 4.34 | 5.49 | 6/ 1996 |
| B | BlackRock US Tips Fund Class F Index: BC U.S. TIPS | 0.02 | -2.35 -2.41 | 4.84 4.68 | 4.84 4.68 | 0.98 0.89 | 4.44 4.36 | 4.93 | 7/ 2002 |
| MONEY MARKET/STABLE VALUE | | | | | | | | | |
| A | BlackRock Short-Term Investment Fund A Index: Citigroup 3 Month Treas Bill | 0.02 | 0.20 0.08 | 0.67 0.27 | 0.67 0.27 | 0.36 0.09 | 1.05 0.73 | 5.37 | 12/ 1978 |
| OTHER | | | | | | | | | |
| | BlackRock LifePath Index 2055 Class F Index: Lipper Mixed-Asset Target 2050+ Funds Average | 0.02 | 0.93 1.00 | 9.30 8.28 | 9.30 8.28 | 10.16 9.30 | N/A 4.07 | 9.59 | 5/ 2010 |
| | BlackRock LifePath Index 2025 Class F Index: Lipper Mixed-Asset Target 2025 Funds Average | 0.02 | -0.13 -0.01 | 7.37 6.66 | 7.37 6.66 | 7.19 7.64 | 4.36 4.03 | 5.22 | 7/ 2006 |
| | BlackRock LifePath Index 2030 Class F Index: Lipper Mixed-Asset Target 2030 Funds Average | 0.02 | 0.19 0.31 | 7.95 7.33 | 7.95 7.33 | 7.84 8.01 | 4.37 3.91 | 5.49 | 8/ 2005 |
| | BlackRock LifePath Index 2045 Class F Index: Lipper Mixed-Asset Target 2045 Funds Average | 0.02 | 0.91 1.09 | 9.25 7.98 | 9.25 7.98 | 9.42 9.60 | 4.30 4.34 | 5.33 | 7/ 2006 |
| | BlackRock LifePath Index 2020 Class F Index: Lipper Mixed-Asset Target 2020 Funds Average | 0.02 | -0.50 -0.40 | 6.71 6.09 | 6.71 6.09 | 6.45 6.30 | 4.32 3.57 | 5.23 | 8/ 2005 |
| | BlackRock LifePath Index 2040 Class F Index: Lipper Mixed-Asset Target 2040 Funds Average | 0.02 | 0.77 0.87 | 8.95 8.00 | 8.95 8.00 | 8.94 8.94 | 4.34 4.07 | 5.62 | 8/ 2005 |
| | BlackRock LifePath Index 2035 Class F Index: Lipper Mixed-Asset Target 2030+ Funds Average | 0.02 | 0.51 0.74 | 8.50 7.60 | 8.50 7.60 | 8.45 8.92 | 4.38 4.26 | 5.34 | 7/ 2006 |
| | BlackRock LifePath Index Retirement Index: Lipper Mixed-Asset Target Today Funds Average | 0.02 | -0.81 -0.90 | 6.18 5.30 | 6.18 5.30 | 5.17 4.32 | 4.73 3.78 | 5.14 | 8/ 2005 |
| | BlackRock LifePath Index 2050 Class F Index: Lipper Mixed-Asset Target 2050+ Funds Average | 0.02 | 0.94 1.00 | 9.32 8.28 | 9.32 8.28 | 9.82 9.30 | N/A 4.07 | 3.80 | 9/ 2007 |
| | BlackRock LifePath Index 2060 Class F Index: Lipper Mixed-Asset Target 2055+ Funds Average | 0.02 | 0.94 1.20 | 9.32 8.01 | 9.32 8.01 | N/A 9.92 | N/A 5.64 | 3.17 | 11/ 2014 |
| C | BlackRock Global Allocation Collect Trust F Index: Lipper Flexible Portfolio Funds Average | 0.02 | 0.29 0.19 | 5.49 7.00 | 5.49 7.00 | N/A 5.68 | N/A 3.93 | 2.72 | 3/ 2014 |



INVESTMENT DETAIL October 01, 2016 - December 31, 2016

BlackRock, Inc.
BAIRD, CHARLES R

INVESTMENT PERFORMANCE CONTINUED

| FOR THE PERIOD ENDING 12/31/2016 | | | Symbol | Gross Expense Ratio % | Yearly Total Return % | | Average Annual Total Return % | | | | Inception Date |
|---|----------------------|--|--------|-----------------------|-----------------------|--------------|-------------------------------|---------|----------|-----------------|----------------|
| | | | | | For the Quarter | Year to Date | 1 Year | 5 Years | 10 Years | Since Inception | |
| INVESTMENTS CLOSED TO NEW CONTRIBUTIONS | | | | | | | | | | | |
| D | BlackRock Inc | | BLK | | | 5.60 | 14.62 | 14.62 | 19.47 | 12.28 | N/ A |
| D | PNC Bank Corporation | | PNC | | | 30.64 | 25.78 | 25.78 | 17.97 | 7.28 | N/ A |

When viewing performance of a security index keep in mind that these indices are unmanaged and are not subject to the charges and expenses that may otherwise be applicable to the investment options available in your Plan. Further, these indices are unavailable for direct investment. The Lipper Averages are calculated by Lipper Analytical Services, Inc. ("Lipper") and represent the average total return performance of mutual funds tracked by Lipper with the same fund classification. These returns do not reflect the deduction of sales charges.

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Banking products are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of BAC.

Investment products offered through MLPF&S:

| | | |
|----------------------|-------------------------|----------------|
| Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value |
|----------------------|-------------------------|----------------|

MLPF&S makes available investment products sponsored, managed, distributed or provided by companies that are affiliates of BAC or in which BAC has a substantial economic interest.

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Exhibit 5



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FOR ACCOUNT HISTORY, INVESTMENT PERFORMANCE AND MORE



SUMMARY OF YOUR PLAN April 01, 2017 - June 30, 2017

BlackRock, Inc.
SLAYTON, LAUREN E

X

TOTAL AGGREGATE PLAN VALUE

BLACKROCK®

SLAYTON, LAUREN E

Total aggregate plan value of plans displayed on this statement, as calculated according to the terms and conditions of each plan. Value may include 401(k) Plan(s) (including outstanding loans), Non-Qualified Deferred Compensation Plan(s) and Equity Awards.

401(k) PLAN(S)

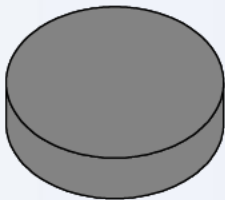
TOTAL CURRENT VALUE:

| | Beginning Balance | Ending Balance | Vested Balance | Cumulative Return % For This Period |
|--------------|-------------------|----------------|----------------|--|
| Savings Plan | | | | |

ASSET ALLOCATION

IMPORTANT INFORMATION

Stay on track with a financial checklist
Just like being physically fit, being financially fit can help you live your life to the fullest. Use our handy checklist to guide you in identifying how you can improve your financial picture. Learn more at <http://go.ml.com/r7gyb>



Other
100.00%

Please review your statement and advise Merrill Lynch if you find discrepancies in your personal or account information. If we do not hear from you within 30 days, we will assume that all information is correct.

TO CONTACT MERRILL LYNCH
www.benefits.ml.com
(866) 568-7865, 7 AM - 8 PM ET
Outside USA: (609) 818-8812
TDD (hearing impaired):
(866) 657-3323



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BRPL_000069

ACTIVITY DETAIL April 01, 2017 - June 30, 2017

BlackRock, Inc.
SLAYTON, LAUREN E**401(k) PLAN(S)****■ CONTRIBUTIONS AND ACTIVITY FOR THIS PERIOD**

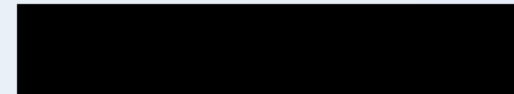
| | |
|------------------------------------|--|
| Beginning Balance | |
| Other Activity | |
| Interest, Dividends/ Other Credits | |
| Withdrawals/ Debits | |
| Total Other Activity | |
| Change in Value | |
| Ending Balance | |
| Vested Balance | |

■ YOUR CUMULATIVE RATE OF RETURN

| | | | |
|--------------|-----------|---------|---------|
| | 12 Months | 3 Years | 5 Years |
| Savings Plan | | | |

■ YOUR SAVINGS ELECTIONS

| | | |
|--------------|-----------------|--------------|
| | Pre-Tax Savings | Roth Savings |
| Savings Plan | | |

■ YOUR PERSONAL INFORMATION**■ INVESTMENT SUMMARY**CURRENT INVESTMENT DIRECTION

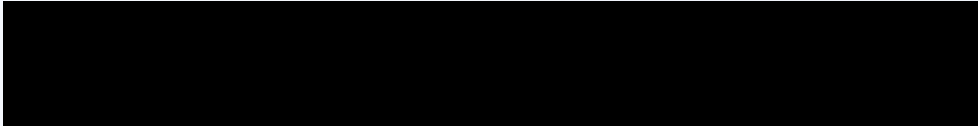
| Investment (Symbol) | Employee Pre-Tax | Beginning Balance | Beginning Shares/ Units | Ending Shares/ Units | Ending Share/ Unit Price(\$) | Investment Gain/ Loss | Ending Balance |
|---------------------------------------|------------------|-------------------|-------------------------|----------------------|------------------------------|-----------------------|----------------|
| Other | | | | | | | |
| BlackRock LifePath Index 2050 Class F | 100% | | | | | | |
| Total | 100% | | | | | | |

ACTIVITY DETAIL April 01, 2017 - June 30, 2017

BlackRock, Inc.
SLAYTON, LAUREN E

401(k) PLAN(S) CONTINUED

■ **BENEFICIARY INFORMATION**



■ **IMPORTANT INFORMATION**

Some plan administrative expenses may be covered through indirect revenue received from the annual operating expenses of the investments offered through the plan.

To be or not to be... a homeowner or a renter?

Now that's a question. It's one you'll want to seriously ask yourself before jumping into the buying process. While buying a home is a very worthwhile goal, it doesn't always make sense. Because believe it or not, sometimes renting can be the smarter thing to do. That's why it's important to consider the pros and cons of both renting and buying before you make a big move. This video from Better Money Habits(R) can help you decide. <http://go.ml.com/c3wtx>

BlackRock, Inc.
SLAYTON, LAUREN E

DISCLOSURES AND IMPORTANT INFORMATION

Navigating the nuances of a trip abroad

According to a 2016 Merrill Lynch study, Italy is the number one preferred international travel destination for retirees age 50+. Australia is second and rounding out the top five are England, Ireland and France.* Are you planning an overseas adventure? If so, get some valuable travel tips at <http://go.ml.com/5cpfk>

* Leisure in Retirement: Beyond the Bucket List, a Merrill Lynch/ Age Wave retirement study, May 2016

Because no one likes paper cuts...

Did you know that your account statements and transaction confirmations, certain legal and plan notices, and financial education are available electronically? Update your delivery preferences today! Log on to www.benefits.ml.com. Click "Manage Online Delivery" under Useful Links, and follow the prompts. We can't promise you'll never get a paper cut again, but by going electronic, you'll certainly be reducing clutter—always a good thing!

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The Importance of Diversifying Your Retirement Savings

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. Therefore, you should carefully consider the rights described in this notice and how these rights affect the amount of money that you invest in company stock through the Plan. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

For more information, please visit the Department of Labor website at www.dol.gov/ebsa/investing.html.

Participants with Deferred Vested Benefits

If you separate from service without taking a distribution of a deferred vested benefit, your plan's administrator is required to report information about this benefit on IRS Form 8955-SSA. This information allows the Social Security Administration to alert those filing for Social Security benefits of any employer-plan benefits available to them. For information about the nature and form of your deferred vested benefit and the name and address of your plan administrator, please see your plan's Summary Plan Description.

For more complete information on the investment options that are mutual funds, including their management fees and other charges and expenses, please consult the prospectuses and other comparable documents. Investors should consider the investment objectives, risks, charges and expenses of investment options carefully before investing. This, and additional information about the investment options, can be found in the prospectuses and, if available, the summary prospectuses which can be obtained on Benefits OnLine® at www.benefits.ml.com or by calling Merrill Lynch at (866) 568-7865. Investors should read the prospectuses and, if available, the summary prospectuses carefully before investing.

An investment in a money market fund is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although a money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

For more information on the investment options that are not mutual funds (non-registered investments), log on to www.benefits.ml.com and refer to the fund description or fact sheet, if available.

BlackRock, Inc.
SLAYTON, LAUREN E

DISCLOSURES AND IMPORTANT INFORMATION CONTINUED

Investing in mutual funds, which are intended as long-term investments, involves risk, including the possible loss of principal. Investments in foreign securities or sector funds, including technology or real estate stocks, are subject to substantial volatility due to adverse political, economic or other developments and may carry additional risk resulting from lack of industry diversification. Funds that invest in small or mid-capitalization companies experience a greater degree of market volatility than those of large-capitalization stocks and are riskier investments. Bond funds have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the fund. Generally, the value of bond funds rises when prevailing interest rates fall and falls when interest rates rise. Investing in lower-grade debt securities ("junk" bonds) may be subject to greater market fluctuations and risk of loss of income and principal than securities in higher rated categories. There are ongoing fees and expenses associated with owning mutual funds. Bear in mind that higher return potential is accompanied by higher risk.

Summary of Notice Regarding Important Tax Information - Your Rollover Options

This notice contains important information you will need if you decide to take a distribution from the Plan. Receipt of this summary does not mean that you are required to take a distribution from your plan. If you request a distribution, all or a portion of a payment you elect to receive from your defined contribution plan is eligible to be rolled over to an IRA (including a Roth IRA), or an eligible employer plan.

The following is a brief explanation of an important decision you must make about any distribution you request from the Plan. Please read carefully. The complete written explanation of these rules is included in your 4th quarter statement. You can obtain a free copy of the complete explanation of these rules, as well as additional rules that may apply in special circumstances by logging onto Benefits OnLine® at www.benefits.ml.com or by calling the toll free number on your participant statement and initiating a mail request through a Participant Service Representative.

FOR NON-ROTH ACCOUNTS:

A payment from the Plan may be eligible for "rollover" treatment. There are two ways you may be able to receive a Plan payment that is eligible for rollover - you can have ALL OR ANY PORTION of your payment either: (1) certain payments can be made directly to an IRA that you establish or to an eligible employer plan that will accept it and hold it for your benefit ("DIRECT ROLLOVER"); or (2) the payment can be PAID TO YOU.

A rollover is a payment of your Plan benefits to your individual retirement arrangement (IRA) or to another eligible employer plan (e.g., 401(a), 403(b), and government 457(b) plan). This choice will affect the tax you owe.

If you choose a DIRECT ROLLOVER:

- If your distribution includes both pre-tax and after-tax amounts, you must rollover all the pre-tax amounts before you rollover any after-tax amounts.
- If the Plan payment is rolled over to a traditional IRA or an eligible employer plan, your payment will not be taxed in the current year and no income tax will be withheld. The taxable portion of your payment will be taxed later when you take it out of the IRA or the eligible employer plan, (including possible additional 10% tax). Depending on the type of plan, the later distribution may be subject to different tax treatment than it would be if you received a taxable distribution from this Plan.
- If the Plan payment is rolled over to a Roth IRA or to the plan's designated Roth account, your payment will be taxed in the current year (unless it has basis), but the additional 10% tax is not triggered. The amount rolled over will not be taxed when you later take it out of the Roth IRA or from the plan's designated Roth account. Earnings on the amount rolled over will be taxable when you later take them out of the Roth IRA or designated Roth account (including possible additional 10% tax) unless (i) you have had a Roth IRA or designated Roth account for at least five years and (ii) you take them out after you have attained age 59-1/2, died or become disabled or (for Roth IRAs only) as a qualified first-time homebuyer distribution of up to \$10,000.
- You choose whether your payment will be directly paid to your IRA (including a SIMPLE IRA that has been in existence for at least 2 years) or to an eligible employer plan that accepts your rollover. Your payment cannot be rolled over to a Coverdell Education Savings Account.

BlackRock, Inc.
SLAYTON, LAUREN E

DISCLOSURES AND IMPORTANT INFORMATION CONTINUED

If you choose to have a Plan payment that is eligible for rollover PAID TO YOU:

- You will receive only 80% of the taxable amount of the payment, because the Plan Administrator is required to withhold 20% of that amount and send it to the IRS as income tax withholding to be credited against your taxes.
- The taxable amount of your payment will be taxed in the current year unless you roll it over to a traditional IRA or an eligible employer plan. Under limited circumstances, you may be able to use special tax rules that could reduce the tax you owe. If you receive the payment before age 59-1/2, you may have to pay an additional 10% tax if (i) you do not roll it over, or (ii) you roll it over to a Roth IRA and you take the amount rolled over out of the Roth IRA within five years from January 1 of the year of the rollover.
- You can roll over all or part of the payment by paying it to your IRA or to an eligible employer plan that accepts your rollover within 60 days after you receive the payment. If your distribution includes both pre-tax and after-tax amounts, you must rollover all the pre-tax amounts before you rollover any after-tax amounts. If the payment is rolled over to a traditional IRA or an eligible employer plan, the amount rolled over will not be taxed until you take it out of the traditional IRA or the eligible employer plan. If the payment is rolled over to a Roth IRA, the amount rolled over will not be taxed when you later take it out of the Roth IRA. Earnings on the amount rolled over will be taxable when you later take them out of the Roth IRA or designated Roth (including possible additional 10% tax) unless (i) you have had a Roth IRA for at least five years and (ii) you take them out after you have attained age 59-1/2, died or become disabled or as a qualified first-time homebuyer distribution of up to \$10,000.
- If you want to roll over 100% of the payment to an IRA or an eligible employer plan, you must find other money to replace the 20% of the taxable portion that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that was not rolled over.

FOR ROTH ACCOUNTS:

A payment from the Plan may be eligible for "rollover" treatment. There are two ways you may be able to receive a Plan payment that is eligible for rollover - you can have ALL OR ANY PORTION of your payment either: (1) certain payments can be made directly to a Roth IRA that you establish or to a designated Roth account under an employer plan that will accept it and hold it for your benefit ("DIRECT ROLLOVER"); or (2) the payment can be PAID TO YOU.

If you choose a DIRECT ROLLOVER:

- If you do a direct rollover of only a portion of the amount paid from the Plan and a portion is paid to you at the same time, the portion directly rolled over consists first of earnings.
- Your payment will not be taxed in the current year and no income tax will be withheld. The amount rolled over that represents a return of your contributions to your Roth account will not be taxed when you later take it out of the Roth IRA or designated Roth account. Earnings will be taxable when you later take them out of the Roth IRA or designated Roth account (including possible 10% additional tax) unless (i) you have had a Roth IRA for five years or a designated Roth account for five years, and (ii) you take them out after you have attained age 59-1/2, died or become disabled or as a qualified first-time homebuyer distribution of up to \$10,000.
- You choose whether your payment will be directly to your Roth IRA or to a designated Roth account under an eligible employer plan that accepts your rollover. Your payment cannot be rolled over to a traditional IRA, SIMPLE IRA, Coverdell Education Savings Account or to an eligible employer plan that does not have designated Roth accounts.

BlackRock, Inc.
SLAYTON, LAUREN E

DISCLOSURES AND IMPORTANT INFORMATION CONTINUED

If you choose to have a Plan payment that is eligible for rollover PAID TO YOU:

- The portion of the payment that represents a return of your contributions is not taxable. The portion of the payment that represents a return of earnings on the contributions is taxable unless (i) you have had a designated Roth account under the employer plan for five years, and (ii) you take them out after you have attained age 59-1/2, died or become disabled or as a qualified first-time homebuyer distribution of up to \$10,000 (called a "qualified distribution").
- You will receive only 80% of the taxable amount of the payment, because the Plan Administrator is required to withhold 20% of that amount and send it to the IRS as income tax withholding to be credited against your taxes.
- The taxable amount of the payment will be taxed in the current year unless you roll it over to a Roth IRA or to a designated Roth account under an eligible employer plan. If you receive the payment before age 59-1/2, you may have to pay an additional 10% tax on the taxable amount that is not rolled over.
- You can roll over all or part of the payment by paying it to your Roth IRA within 60 days after you receive the payment. In addition, you can do a rollover by making a deposit within 60 days into a designated Roth account in an employer plan if the payment is a nonqualified distribution (i.e., not a qualified distribution) and the rollover does not exceed the amount of the earnings in the payment. You cannot do a 60-day rollover to an employer plan of any part of a qualified distribution. If you receive a distribution that is a nonqualified distribution and you do not roll over an amount at least equal to the allocable earnings, you will be taxed on the amount of the earnings not rolled over, including the 10% additional tax if you are under the age of 59 1/2 (unless an exception applies). If the payment is rolled over to a Roth IRA or to a designated Roth account under an eligible employer's plan, the amount rolled over will not be taxed in the current year. When you later take out the amount rolled over from your Roth IRA or designated Roth account, the portion of the amount rolled over attributable to your contributions will not be taxed. The earnings will be taxed (including possible additional 10% tax) unless (i) you have had a Roth IRA for five years or a designated Roth account under the employer plan for five years, and (ii) you take them out after you have attained age 59-1/2, died or become disabled or as a qualified first-time homebuyer distribution of up to \$10,000.
- If you received a nonqualified distribution and you want to roll over 100% of the payment to a Roth IRA, you must find other money to replace the 20% of the taxable portion that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that was not rolled over to the extent it reflects a taxable distribution of earnings.

Your right to waive the 30-Day Notice Period. Generally, neither a direct rollover nor a payment can be made from the plan until at least 30 days after your receipt of this notice. Thus, after receiving this notice, you have at least 30 days to consider whether or not to have your withdrawal directly rolled over. Please note that by taking a distribution from the plan, you may lose certain investment opportunities that may otherwise be available to you. If you do not wish to wait until this 30-day notice period ends before your election is processed, you may waive the notice period by making an affirmative election indicating whether or not you wish to make a direct rollover. Your withdrawal will then be processed in accordance with your election as soon as practicable after it is received by the Plan Administrator.

AR5M5BYX February 1, 2016

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Investment products offered through MLPF&S:

| | | |
|-----------------------------|--------------------------------|-----------------------|
| Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value |
|-----------------------------|--------------------------------|-----------------------|

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Exhibit 6


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FOR ACCOUNT HISTORY, INVESTMENT PERFORMANCE AND MORE

**SUMMARY OF YOUR PLANS** July 01, 2012 - September 30, 2012**BlackRock, Inc.****SLAYTON, LAUREN E**

X

BLACKROCK

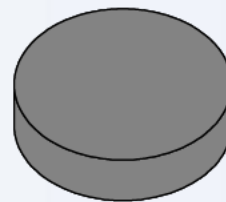
SLAYTON, LAUREN E

TOTAL AGGREGATE PLAN VALUE

Total aggregate plan value of plans displayed on this statement, as calculated according to the terms and conditions of each plan. Value may include 401(k) Plan(s) (including outstanding loans), Non-Qualified Deferred Compensation Plan(s) and Equity Awards.

401(k) PLAN(S)**TOTAL CURRENT VALUE:**

| | Beginning Balance | Ending Balance | Vested Balance | Cumulative Return % For This Period |
|--------------|-------------------|----------------|----------------|--|
| Savings Plan | | | | |

ASSET ALLOCATION

Other
100.00%

IMPORTANT INFORMATION**Check out the Benefits OnLine(R) Education Center**

The Education Center lets you plan for your future while keeping up-to-date with the latest financial trends, insights and education. Our articles, presentations, videos and tools are in a single location for easy access. And you can tap into all of this content without logging in to your account! Visit the Education Center at www.benefits.ml.com.

Please review your statement and advise Merrill Lynch if you find discrepancies in your personal or account information. If we do not hear from you within 30 days, we will assume that all information is correct.

TO CONTACT MERRILL LYNCH
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 Outside USA: (609) 818-8812
 TDD (hearing impaired):
 (866) 657-3323



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ACTIVITY DETAIL July 01, 2012 - September 30, 2012

BlackRock, Inc.
SLAYTON, LAUREN E**401(k) PLAN(S)****■ CONTRIBUTIONS AND ACTIVITY FOR THIS PERIOD**

| | |
|------------------------------------|--|
| Beginning Balance | |
| Other Activity | |
| Interest, Dividends/ Other Credits | |
| Withdrawals/ Debits | |
| Total Other Activity | |
| Change in Value | |
| Ending Balance | |
| Vested Balance | |

■ CONTRIBUTIONS THIS YEAR

| | |
|------------------------|--|
| Employee Contributions | |
| Employer Contributions | |
| Total Contributions | |

■ INVESTMENT SUMMARYCURRENT INVESTMENT DIRECTION

| Investment (Symbol) | Employee Pre-Tax | Beginning Balance | Beginning Shares/ Units | Ending Shares/ Units | Ending Share/ Unit Price(\$) | Investment Gain/ Loss | Ending Balance |
|---------------------------------------|------------------|-------------------|-------------------------|----------------------|------------------------------|-----------------------|----------------|
| Other | | | | | | | |
| BlackRock LifePath Index 2050 Class F | 100% | | | | | | |
| Total | 100% | | | | | | |

■ YOUR CUMULATIVE RATE OF RETURN

| | |
|--------------|-----------|
| | 12 Months |
| Savings Plan | |

■ YOUR SAVINGS ELECTIONS

| | | |
|--------------|-----------------|--------------|
| | Pre-Tax Savings | Roth Savings |
| Savings Plan | | |

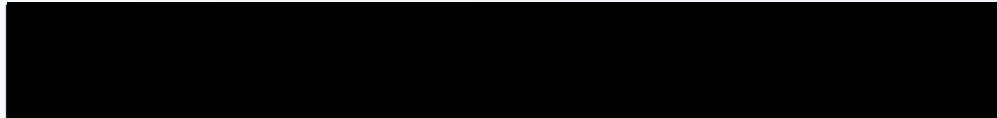
■ YOUR PERSONAL INFORMATION

ACTIVITY DETAIL July 01, 2012 - September 30, 2012

BlackRock, Inc.
SLAYTON, LAUREN E

401(k) PLAN(S) CONTINUED

■ BENEFICIARY INFORMATION



■ IMPORTANT INFORMATION

Some plan administrative expenses may be covered through indirect revenue received from the annual operating expenses of the investments offered through the plan.

Time to Kick It Up a Notch?

By contributing to your retirement plan, you've taken an important step toward your financial future. But are you contributing enough to help you reach your goals? If you're concerned that a higher contribution rate will take too much out of your pay, try the online Take-Home Pay Calculator. You may be surprised. Go to: www.benefits.ml.com > Current Elections > Contribution Rates and click the "Change Contribution Rates" button.

BlackRock, Inc.
SLAYTON, LAUREN E

DISCLOSURES AND IMPORTANT INFORMATION

Fee Disclosure - Your Questions Answered

If you have any questions about the initial fee disclosure notice you received in August, log on to www.benefits.ml.com. Click the "Uncle Sam" banner on the home page, and you will link to Frequently Asked Questions to help you understand the fee disclosures.* If your question is not addressed here, you can call your plan's toll-free number.

* Posted for all qualified retirement plans that allow participant-directed investments.

Invest Wisely

Taking steps to help secure a healthy financial future doesn't have to be an impossible task, whether or not you have a lot of investing experience. Check out Investing Through Your Company's 401(k) Plan for valuable information to guide you through the investment process. Feel more confident in reaching your goals. Type the following in your web browser to access the brochure: <http://rg.ml.com/pcom/IWNPRF.pdf>

Benefits OnLine is a registered trademark of Bank of America Corporation.

The Importance of Diversifying Your Retirement Savings

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. Therefore, you should carefully consider the rights described in this notice and how these rights affect the amount of money that you invest in company stock through the Plan. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

For more information, please visit the Department of Labor website at www.dol.gov/ebsa/investing.html.

Participants with Deferred Vested Benefits

If you separate from service without taking a distribution of a deferred vested benefit, your plan's administrator is required to report information about this benefit on IRS Form 8955-SSA. This information allows the Social Security Administration to alert those filing for Social Security benefits of any employer-plan benefits available to them. For information about the nature and form of your deferred vested benefit and the name and address of your plan administrator, please see your plan's Summary Plan Description.

For more complete information on the investment options that are mutual funds, including their management fees and other charges and expenses, please consult the prospectuses and other comparable documents. Investors should consider the investment objectives, risks, charges and expenses of investment options carefully before investing. This, and additional information about the investment options, can be found in the prospectuses and, if available, the summary prospectuses which can be obtained on Benefits OnLine® at www.benefits.ml.com or by calling Merrill Lynch at (866) 568-7865. Investors should read the prospectuses and, if available, the summary prospectuses carefully before investing.

An investment in a money market fund is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although a money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

For more information on the investment options that are not mutual funds (non-registered investments), log on to www.benefits.ml.com and refer to the fund description or fact sheet, if available.

BlackRock, Inc.
SLAYTON, LAUREN E

DISCLOSURES AND IMPORTANT INFORMATION CONTINUED

Investing in mutual funds, which are intended as long-term investments, involves risk, including the possible loss of principal. Investments in foreign securities or sector funds, including technology or real estate stocks, are subject to substantial volatility due to adverse political, economic or other developments and may carry additional risk resulting from lack of industry diversification. Funds that invest in small or mid-capitalization companies experience a greater degree of market volatility than those of large-capitalization stocks and are riskier investments. Bond funds have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the fund. Generally, the value of bond funds rises when prevailing interest rates fall and falls when interest rates rise. Investing in lower-grade debt securities ("junk" bonds) may be subject to greater market fluctuations and risk of loss of income and principal than securities in higher rated categories. There are ongoing fees and expenses associated with owning mutual funds. Bear in mind that higher return potential is accompanied by higher risk.

Summary of Notice Regarding Important Tax Information

Receipt of this summary does not mean that you are required to take a distribution from your plan.

The following is a brief explanation of an important decision you must make about any distribution you request from the Plan. Please read carefully. The complete written explanation of these rules is included in your 4th quarter statement. You can obtain a free copy of the complete explanation by logging onto Benefits OnLine® at www.benefits.ml.com or by calling the toll free number on your participant statement and initiating a mail request through a Participant Service Representative.

FOR NON-ROTH ACCOUNTS:

There are two ways you may be able to receive a Plan payment that is eligible for rollover: (1) certain payments can be made directly to an IRA that you establish or to an eligible employer plan that will accept it and hold it for your benefit ('DIRECT ROLLOVER'); or (2) the payment can be PAID TO YOU.

If you choose a DIRECT ROLLOVER:

- If the Plan payment is rolled over to a traditional IRA or an eligible employer plan, your payment will not be taxed in the current year and no income tax will be withheld. The taxable portion of your payment will be taxed later when you take it out of the IRA or the eligible employer plan. Depending on the type of plan, the later distribution may be subject to different tax treatment than it would be if you received a taxable distribution from this Plan.
- If the Plan payment is rolled over to a Roth IRA, your payment will be taxed in the current year (except that for such rollovers in 2010, the tax is spread over a 2-year period starting in 2011 unless you elect to include it in income in 2010). The amount rolled over will not be taxed when you later take it out of the Roth IRA. Earnings on the amount rolled over will be taxable when you later take them out of the Roth IRA unless (i) you have had a Roth IRA for at least five years and (ii) you take them out after you have attained age 59-1/2, died or become disabled or as a qualified first-time homebuyer distribution of up to \$10,000.
- You choose whether your payment will be directly to your IRA or to an eligible employer plan that accepts your rollover. Your payment cannot be rolled over to a SIMPLE IRA or a Coverdell Education Savings Account.

If you choose to have a Plan payment that is eligible for rollover PAID TO YOU:

- You will receive only 80% of the taxable amount of the payment, because the Plan Administrator is required to withhold 20% of that amount and send it to the IRS as income tax withholding to be credited against your taxes.
- The taxable amount of your payment will be taxed in the current year unless you roll it over to a traditional IRA or an eligible employer plan. Under limited circumstances, you may be able to use special tax rules that could reduce the tax you owe. If you receive the payment before age 59-1/2, you may have to pay an additional 10% tax if (i) you do not roll it over, or (ii) you roll it over to a Roth IRA and you take the amount rolled over out of the Roth IRA within five years from January 1 of the year of the rollover.

BlackRock, Inc.
SLAYTON, LAUREN E

DISCLOSURES AND IMPORTANT INFORMATION CONTINUED

- You can roll over all or part of the payment by paying it to your IRA or to an eligible employer plan that accepts your rollover within 60 days after you receive the payment. If the payment is rolled over to a traditional IRA or an eligible employer plan, the amount rolled over will not be taxed until you take it out of the traditional IRA or the eligible employer plan. If the payment is rolled over to a Roth IRA, the amount rolled over will not be taxed when you later take it out of the Roth IRA. Earnings on the amount rolled over will be taxable when you later take them out of Roth IRA unless (i) you have had a Roth IRA for at least five years and (ii) you take them out after you have attained age 59-1/2, died or become disabled or as a qualified first-time homebuyer distribution of up to \$10,000.
- If you want to roll over 100% of the payment to an IRA or an eligible employer plan, you must find other money to replace the 20% of the taxable portion that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that was not rolled over.

FOR ROTH ACCOUNTS:

There are two ways you may be able to receive a Plan payment that is eligible for rollover: (1) certain payments can be made directly to a Roth IRA that you establish or to a designated Roth account under an employer plan that will accept it and hold it for your benefit ("DIRECT ROLLOVER"); or (2) the payment can be PAID TO YOU.

If you choose a DIRECT ROLLOVER:

- Your payment will not be taxed in the current year and no income tax will be withheld. The amount rolled over that represents a return of your contributions to your Roth account will not be taxed when you later take it out of the Roth IRA or designated Roth account. Earnings will be taxable when you later take them out of the Roth IRA or designated Roth account unless (i) you have had a Roth IRA for five years or a designated Roth account for five years, and (ii) you take them out after you have attained age 59-1/2, died or become disabled or as a qualified first-time homebuyer distribution of up to \$10,000.
- You choose whether your payment will be directly to your Roth IRA or to a designated Roth account under an eligible employer plan that accepts your rollover. Your payment cannot be rolled over to a traditional IRA, SIMPLE IRA, Coverdell Education Savings Account or to an eligible employer plan that does not have designated Roth accounts.

If you choose to have a Plan payment that is eligible for rollover PAID TO YOU:

- The portion of the payment that represents a return of your contributions is not taxable. The portion of the payment that represents a return of earnings on the contributions is taxable unless (i) you have had a Roth IRA for five years or a designated Roth account under the employer plan for five years, and (ii) you take them out after you have attained age 59-1/2, died or become disabled or as a qualified first-time homebuyer distribution of up to \$10,000.
- You will receive only 80% of the taxable amount of the payment, because the Plan Administrator is required to withhold 20% of that amount and send it to the IRS as income tax withholding to be credited against your taxes.
- The taxable amount of the payment will be taxed in the current year unless you roll it over to a Roth IRA or to a designated Roth account under an eligible employer plan. If you receive the payment before age 59-1/2, you may have to pay an additional 10% tax on the taxable amount that is not rolled over.
- You can roll over all or part of the payment by paying it to your Roth IRA or a designated Roth account under an eligible employer plan that accepts your rollover within 60 days after you receive the payment. If the payment is rolled over to a Roth IRA or to a designated Roth account under an eligible employer's plan, the amount rolled over will not be taxed in the current year. When you later take out the amount rolled over from your Roth IRA or designated Roth account, the portion of the amount rolled over attributable to your contributions will not be taxed. The earnings will be taxed unless (i) you have had a Roth IRA for five years or a designated Roth account under the employer plan for five years, and (ii) you take them out after you have attained age 59-1/2, died or become disabled or as a qualified first-time homebuyer distribution of up to \$10,000.

BlackRock, Inc.
SLAYTON, LAUREN E

DISCLOSURES AND IMPORTANT INFORMATION CONTINUED

- If you want to roll over 100% of the payment to a Roth IRA or a designated Roth account under an eligible employer plan, you must find other money to replace the 20% of the taxable portion that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that was not rolled over to the extent it reflects a taxable distribution of earnings.

Your right to waive the 30-Day Notice Period. Generally, neither a direct rollover nor a payment can be made from the plan until at least 30 days after your receipt of this notice. Thus, after receiving this notice, you have at least 30 days to consider whether or not to have your withdrawal directly rolled over. Please note that by taking a distribution from the plan, you may lose certain investment opportunities that may otherwise be available to you. If you do not wish to wait until this 30-day notice period ends before your election is processed, you may waive the notice period by making an affirmative election indicating whether or not you wish to make a direct rollover. Your withdrawal will then be processed in accordance with your election as soon as practicable after it is received by the Plan Administrator.

Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and other subsidiaries of Bank of America Corporation (BAC). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BAC.

Banking products are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of BAC.

Investment products offered through MLPF&S:

| | | |
|-----------------------------|--------------------------------|-----------------------|
| Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value |
|-----------------------------|--------------------------------|-----------------------|

MLPF&S makes available investment products sponsored, managed, distributed or provided by companies that are affiliates of BAC or in which BAC has a substantial economic interest, including BofA™ Global Capital Management.

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Exhibit 7


www.benefits.ml.com

FOR ACCOUNT HISTORY, INVESTMENT PERFORMANCE AND MORE

**SUMMARY OF YOUR PLAN** April 01, 2013 - June 30, 2013**BlackRock, Inc.**
BAIRD, CHARLES R**BLACKROCK**

BAIRD, CHARLES R

TOTAL AGGREGATE PLAN VALUE

Total aggregate plan value of plans displayed on this statement, as calculated according to the terms and conditions of each plan. Value may include 401(k) Plan(s) (including outstanding loans), Non-Qualified Deferred Compensation Plan(s) and Equity Awards.

401(k) PLAN(S)**TOTAL CURRENT VALUE:**Cumulative Return
% For This Period

Savings Plan

Beginning Balance

Ending Balance

Vested Balance

ASSET ALLOCATIONMoney Market/Stable Value
66.34%**IMPORTANT INFORMATION****Your account at your fingertips...when you're on the go**

Benefits OnLine(R) (BOL) Mobile is a website designed especially for use with tablets and most smartphones, including Android(TM), BlackBerry(R) and iPhone(R) devices. With BOL Mobile, you can check your account wherever your mobile device can connect to the Internet. You can access it via the mobile-specific URL <http://m.benefits.ml.com> or through www.benefits.ml.com.

Please review your statement and advise Merrill Lynch if you find discrepancies in your personal or account information. If we do not hear from you within 30 days, we will assume that all information is correct.

TO CONTACT MERRILL LYNCH
www.benefits.ml.com
 (866) 568-7865, 7 AM - 8 PM ET
 Outside USA: (609) 818-8812
 TDD (hearing impaired):
 (866) 657-3323

**Merrill Lynch**

Bank of America Corporation

ACTIVITY DETAIL April 01, 2013 - June 30, 2013

BlackRock, Inc.
BAIRD, CHARLES R

401(k) PLAN(S)

■ CONTRIBUTIONS AND ACTIVITY FOR THIS PERIOD

| | |
|------------------------------------|--|
| Beginning Balance | |
| Employee Contributions | |
| EE Def/ EE Rollover/ QNEC | |
| Total Employee Contributions | |
| Employer Contributions | |
| Employer Contributions | |
| Total Employer Contributions | |
| Other Activity | |
| Interest, Dividends/ Other Credits | |
| Withdrawals/ Debits | |
| Total Other Activity | |
| Change in Value | |
| Ending Balance | |
| Vested Balance | |

■ CONTRIBUTIONS THIS YEAR

| | |
|------------------------|--|
| Employee Contributions | |
| Employer Contributions | |
| Total Contributions | |

■ YOUR CUMULATIVE RATE OF RETURN

| | |
|--------------|-----------|
| | 12 Months |
| Savings Plan | |

■ YOUR SAVINGS ELECTIONS

| | | |
|--------------|-----------------|--------------|
| | Pre-Tax Savings | Roth Savings |
| Savings Plan | | |

■ YOUR PERSONAL INFORMATION

ACTIVITY DETAIL April 01, 2013 - June 30, 2013

BlackRock, Inc.
BAIRD, CHARLES R**401(k) PLAN(S)** CONTINUED■ **INVESTMENT SUMMARY**CURRENT INVESTMENT DIRECTION

| Investment (Symbol) | Employee Pre-Tax | Beginning Balance | Beginning Shares/ Units | Ending Shares/ Units | Ending Share/ Unit Price(\$) | Investment Gain/ Loss | Ending Balance |
|---|------------------|-------------------|-------------------------|----------------------|------------------------------|-----------------------|----------------|
| Equity/Stock | | | | | | | |
| BlackRock Active Stock Fund Class F | - | | | | | | |
| BlackRock Russell 1000 Fund Class F | 5% | | | | | | |
| BlackRock US Tips Fund Class F | 30% | | | | | | |
| BlackRock MSCI ACWI EX US Class F | - | | | | | | |
| Harbor Capital Appreciation Fund (HACAX) | 50% | | | | | | |
| Fixed Income/Bond | | | | | | | |
| BlackRock Total Return Fund (MPHOX) | 15% | | | | | | |
| BlackRock US Debt Index Fund Class F | - | | | | | | |
| Money Market/Stable Value | | | | | | | |
| FFI Premier Institutional Fund | - | | | | | | |
| Other | | | | | | | |
| BlackRock Global Allocation Class I (MALOX) | - | | | | | | |
| Total | 100% | | | | | | |

■ **BENEFICIARY INFORMATION**

ACTIVITY DETAIL April 01, 2013 - June 30, 2013

BlackRock, Inc.
BAIRD, CHARLES R

401(k) PLAN(S) CONTINUED

■ IMPORTANT INFORMATION

Some plan administrative expenses may be covered through indirect revenue received from the annual operating expenses of the investments offered through the plan.

Not sure where you need to go?

It's easy to manage and monitor your 401(k) account through Benefits OnLine. The Account Access User's Guide includes a Quick Path feature with tips for viewing your account information, performing key transactions, and accessing the site's useful information and resources. View the User's Guide by typing the following .url in your web browser:
http://rg.ml.com/pcom/acct_accs.pdf.

BlackRock, Inc.
BAIRD, CHARLES R

DISCLOSURES AND IMPORTANT INFORMATION

Are your loved ones protected?

It's easy to overlook the need to add or update your 401(k) plan beneficiary, especially if you're young and/or healthy, but neglecting to do so can have a significant impact on your estate regardless of your age. Review and make any necessary changes to your 401(k) beneficiary designation annually. Depending on your plan procedures, changes may be made through Benefits OnLine, your Human Resources Department, or by calling Merrill Lynch at 1-800-228-401k.

Whatever your lifestage, myFuture can help

Merrill Lynch's myFuture newsletter features articles closely aligned with your needs, focusing on topics relevant to individuals at specific stages of their lives and careers. Whether you are just "getting started" in your 20s, "balancing goals and needs" in your 30s and 40s, or "nearing retirement" in your 50s, myFuture has something for you. Check out the latest issue at www.mlwmmfuture.com.

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The Importance of Diversifying Your Retirement Savings

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BlackRock, Inc.
BAIRD, CHARLES R

DISCLOSURES AND IMPORTANT INFORMATION CONTINUED

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FOR NON-ROTH ACCOUNTS:

There are two ways you may be able to receive a Plan payment that is eligible for rollover: (1) certain payments can be made directly to an IRA that you establish or to an eligible employer plan that will accept it and hold it for your benefit ("DIRECT ROLLOVER"); or (2) the payment can be PAID TO YOU.

If you choose a DIRECT ROLLOVER:

- If the Plan payment is rolled over to a traditional IRA or an eligible employer plan, your payment will not be taxed in the current year and no income tax will be withheld. The taxable portion of your payment will be taxed later when you take it out of the IRA or the eligible employer plan. Depending on the type of plan, the later distribution may be subject to different tax treatment than it would be if you received a taxable distribution from this Plan.
- If the Plan payment is rolled over to a Roth IRA, your payment will be taxed in the current year (except that for such rollovers in 2010, the tax is spread over a 2-year period starting in 2011 unless you elect to include it in income in 2010). The amount rolled over will not be taxed when you later take it out of the Roth IRA. Earnings on the amount rolled over will be taxable when you later take them out of the Roth IRA unless (i) you have had a Roth IRA for at least five years and (ii) you take them out after you have attained age 59-1/2, died or become disabled or as a qualified first-time homebuyer distribution of up to \$10,000.
- You choose whether your payment will be directly to your IRA or to an eligible employer plan that accepts your rollover. Your payment cannot be rolled over to a SIMPLE IRA or a Coverdell Education Savings Account.

If you choose to have a Plan payment that is eligible for rollover PAID TO YOU:

- You will receive only 80% of the taxable amount of the payment, because the Plan Administrator is required to withhold 20% of that amount and send it to the IRS as income tax withholding to be credited against your taxes.
- The taxable amount of your payment will be taxed in the current year unless you roll it over to a traditional IRA or an eligible employer plan. Under limited circumstances, you may be able to use special tax rules that could reduce the tax you owe. If you receive the payment before age 59-1/2, you may have to pay an additional 10% tax if (i) you do not roll it over, or (ii) you roll it over to a Roth IRA and you take the amount rolled over out of the Roth IRA within five years from January 1 of the year of the rollover.



BlackRock, Inc.
BAIRD, CHARLES R

DISCLOSURES AND IMPORTANT INFORMATION CONTINUED

- You can roll over all or part of the payment by paying it to your IRA or to an eligible employer plan that accepts your rollover within 60 days after you receive the payment. If the payment is rolled over to a traditional IRA or an eligible employer plan, the amount rolled over will not be taxed until you take it out of the traditional IRA or the eligible employer plan. If the payment is rolled over to a Roth IRA, the amount rolled over will not be taxed when you later take it out of the Roth IRA. Earnings on the amount rolled over will be taxable when you later take them out of Roth IRA unless (i) you have had a Roth IRA for at least five years and (ii) you take them out after you have attained age 59-1/2, died or become disabled or as a qualified first-time homebuyer distribution of up to \$10,000.
- If you want to roll over 100% of the payment to an IRA or an eligible employer plan, you must find other money to replace the 20% of the taxable portion that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that was not rolled over.

FOR ROTH ACCOUNTS:

There are two ways you may be able to receive a Plan payment that is eligible for rollover: (1) certain payments can be made directly to a Roth IRA that you establish or to a designated Roth account under an employer plan that will accept it and hold it for your benefit ("DIRECT ROLLOVER"; or (2) the payment can be PAID TO YOU.

If you choose a DIRECT ROLLOVER:

- Your payment will not be taxed in the current year and no income tax will be withheld. The amount rolled over that represents a return of your contributions to your Roth account will not be taxed when you later take it out of the Roth IRA or designated Roth account. Earnings will be taxable when you later take them out of the Roth IRA or designated Roth account unless (i) you have had a Roth IRA for five years or a designated Roth account for five years, and (ii) you take them out after you have attained age 59-1/2, died or become disabled or as a qualified first-time homebuyer distribution of up to \$10,000.
- You choose whether your payment will be directly to your Roth IRA or to a designated Roth account under an eligible employer plan that accepts your rollover. Your payment cannot be rolled over to a traditional IRA, SIMPLE IRA, Coverdell Education Savings Account or to an eligible employer plan that does not have designated Roth accounts.

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- You can roll over all or part of the payment by paying it to your Roth IRA or a designated Roth account under an eligible employer plan that accepts your rollover within 60 days after you receive the payment. If the payment is rolled over to a Roth IRA or to a designated Roth account under an eligible employer's plan, the amount rolled over will not be taxed in the current year. When you later take out the amount rolled over from your Roth IRA or designated Roth account, the portion of the amount rolled over attributable to your contributions will not be taxed. The earnings will be taxed unless (i) you have had a Roth IRA for five years or a designated Roth account under the employer plan for five years, and (ii) you take them out after you have attained age 59-1/2, died or become disabled or as a qualified first-time homebuyer distribution of up to \$10,000.



BlackRock, Inc.
BAIRD, CHARLES R

DISCLOSURES AND IMPORTANT INFORMATION CONTINUED

- If you want to roll over 100% of the payment to a Roth IRA or a designated Roth account under an eligible employer plan, you must find other money to replace the 20% of the taxable portion that was withheld. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that was not rolled over to the extent it reflects a taxable distribution of earnings.

Your right to waive the 30-Day Notice Period. Generally, neither a direct rollover nor a payment can be made from the plan until at least 30 days after your receipt of this notice. Thus, after receiving this notice, you have at least 30 days to consider whether or not to have your withdrawal directly rolled over. Please note that by taking a distribution from the plan, you may lose certain investment opportunities that may otherwise be available to you. If you do not wish to wait until this 30-day notice period ends before your election is processed, you may waive the notice period by making an affirmative election indicating whether or not you wish to make a direct rollover. Your withdrawal will then be processed in accordance with your election as soon as practicable after it is received by the Plan Administrator.



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Banking products are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of BAC.

Investment products offered through MLPF&S:

| | | |
|----------------------|-------------------------|----------------|
| Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value |
|----------------------|-------------------------|----------------|

MLPF&S makes available investment products sponsored, managed, distributed or provided by companies that are affiliates of BAC or in which BAC has a substantial economic interest, including BofA™ Global Capital Management.

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